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ABSTRACT

A random sample of 86 homemakers was included in this study to determine the relationship between the homemakers of Union County's use of recommended budgeting and record keeping practices and selected characteristics. The personal and family characteristics considered were the age of the homemaker, age of the homemaker's husband, and employment status of the husband. Homemakers who had high total practice adoption scores on budgeting and record keeping were younger than those with lower scores, had younger husbands, and had husbands employed full-time off the farm. Homemakers with high scores tended to be better educated, to be unemployed outside the home, have higher incomes, and be making payments on their homes. The results indicate that disadvantaged homemakers in Union County have special needs in money management which are not being met by existing agencies. (RS)

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A Research Summary of a Graduate Study

RELATIONSHIP BETWEEN UNION COUNTY, TENNESSEE HOMEMAKERS' PRACTICE ADOPTION SCORES ON BUDGETING AND RECORD KEEPING PRACTICES AND SELECTED PERSONAL AND FAMILY CHARACTERISTICS

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RELATIONSHIP BETWEEN UNION COUNTY, TENNESSEE HOMEMAKERS' PRACTICE ADOPTION SCORES ON BUDGETING AND RECORD KEEPING PRACTICES AND SELECTED PERSONAL AND FAMILY CHARACTERISTICS

by

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July, 1972

ABSTRACT

The purpose of this study was to determine the relation between Union County, Tennessee homemakers' use of recommended budgeting and record keeping practices and their selected personal and family characteristics.

Eighty-six homemakers were included in the study. The sample was a stratified random selection made from a list of families served by the three post offices in the county. The interview schedule was designed to gather information concerning the homemakers' 11 personal and family characteristics and their use of 13 budgeting and record keeping practices. Interviews were conducted during the fall of 1970.

The independent variables were the 11 personal and family characteristics and the dependent variable was the homemakers' total practice adoption scores. The homemakers were classified into high or low practice adoption groups according to their practice adoption scores. Homemakers in the high group were those whose scores were above the mean score and homemakers in the low group had scores below the mean score. Each of the budgeting and record keeping practices was subdivided into levels of performance for the purpose of giving weighted scores to each level. The

levels of performance considered by most authorities to be most essential to good management of family finances were weighted highest; less desirable levels of performance were listed and scored in descending order.

The sum of the weighted scores on all 13 practices gave a total practice adoption score for all budgeting and record keeping practices and comprised Section I of the study. The budgeting practice adoption scores and the record keeping practice adoption scores were tabulated seperately and comprised Sections II and III of the study.

Data were punched on IBM cards and computations made by The University of Tennessee Computing Center. Chi square values which achieved the .05 level of probability were accepted as being statistically significant.

The major findings were organized into three sections corresponding to the analysis of data. The first section presented findings concerning the relation between Union County homemakers' total practice adoption scores on all practices and their personal and family characteristics. The Union County homemakers' total practice adoption scores on all budgeting and record keeping practices were significantly related to the following personal and family characteristics: (1) ages of the homemakers, (2) ages of the homemakers' husbands and (3) employment status of the homemakers' husbands. The data indicated that the observed significant relations were in the following directions:

1. Homemakers who had high total practice adoption scores on all budgeting and record keeping practices were younger than those who had lower total practice adoption scores.

2. Homemakers who had high total practice adoption scores on all budgeting and record keeping practices had husbands who were younger

than those homemakers who had lower total practice adoption scores.

3. Homemakers who had high total practice adoption scores on all budgeting and record keeping practices had husbands who were employed full-time off the farm.

Statistical analysis showed that the following personal and family characteristics were not significantly related to Union County homemakers' total practice adoption scores on all budgeting and record keeping practices: (1) educational levels of the homemakers, (2) employment status of the homemakers, (3) educational level of the husbands of the homemakers, (4) family income of the homemakers, (5) home ownership status of the homemakers, (6) sources of homemaking information used by the homemaker, (7) number of organizations in which the homemaker was a member, and (8) the kinds of recreational activities participated in by family members.

Although the homemakers' total practice adoption scores on all budgeting and record keeping practices were not significantly related to the homemakers' personal and family characteristics named above, the data did indicate a strong tendency for some of the chatacteristics to be related. Homemakers who had high practice adoption scores on all budgeting and record keeping practices tended to: (1) be those who were better educated, (2) be unemployed outside the home, (3) have higher incomes, and (4) be making payments on their homes.

Union County homemakers' practice adoption scores on the budgeting practices (Section II of the Study) were significantly related only to the number of school grades completed by the homemakers. Homemakers with high practice adoption scores on budgeting had completed more grades in school than had those with low budgeting practice adoption scores.

Statistical analysis showed that the homemakers' practice adoption scores on budgeting were not significantly related to the following personal and family characteristics: (1) ages of the homemakers, (2) employment status of the homemakers, (3) ages of the homemakers' husbands, (4) education of the homemakers' husbands, (5) employment status of the homemakers' husbands, (6) family income of the homemakers, (7) home ownership status of the homemakers, (8) sources of homemaking information used by the homemaker, (9) homemakers'participation in clubs or organizations, and (10) recreational activities of family members.

Although the homemakers' practice adoption scores on budgeting were not significantly related to the homemakers' personal and family characteristics listed above, the data indicated a tendency for some of the factors to be related in the following directions: Homemakers who had high practice adoption scores on budgeting tended also to (1) be younger, (2) be unemployed, (3) have husbands who were younger, (4) have husbands who had completed more grades in school, (5) have husbands who were employed full-time off the farm, (6) be making payments on their homes, and (7) to participate more in clubs and organizations than did the homemakers who had low budgeting practice adoption scores.

Union County homemakers' record keeping practice adoption scores (Section III of the study) were not significantly related to any of their personal and family characteristics. However, the data indicated a tendency for homemakers who had high record keeping practice adoption scores to also (1) be younger, (2) have completed more school grades, (3) be unemployed outside the home, (4) have husbands who were employed full-time off the farm, (5) have higher family incomes, and (6) be paying for their use.

Implications and suggestions for further study were also made.

RELATIONSHIP BETWEEN UNION COUNTY, TENNESSEE HOMEMAKERS' PRACTICE ADOPTION SCORES ON BUDGETING AND RECORD KEEPING PRACTICES AND SELECTED PERSONAL AND FAMILY CHARACTERISTICS

A RESEARCH SUMMARY*

I. PURPOSE AND SPECIFIC OBJECTIVE

The purpose of this study was to determine the family financial management situation of homemakers in Union County, Tennessee, in order to provide benchmark data which would be useful to agents for planning educational programs on family financial management (i.e., budgeting and record keeping). More specifically, the objective was to determine the relationship between Union County homemakers' use of recommended budgeting and record keeping practices and selected personal and family characteristics.

II. METHOD OF ANALYSIS

The population studied was homemakers living in Union County,

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Tennessee. A list of families served by three post offices in the county was secured and a stratified random sample was drawn using a table of random numbers. Eighty-six homemakers comprised the final sample.

Eleven independent variables concerning the homemakers' personal and family characteristics and one dependent variable concerning their practice adoption scores on 13 budgeting and record keeping practices were studied.

An interview schedule was developed and used to gather information concerning the homemakers' 11 personal and family characteristics and their use of the 13 budgeting and record keeping practices. Interviews were conducted by the Extension agent during the summer and fall of 1970.

III. DESCRIPTION OF VARIABLES AND SCORING PROCEDURES

The eleven independent variables concerning the personal and family characteristics of the homemakers were: age, education, and employment status of the homemaker; age, education, and employment status of the husband of the homemaker; family income, home ownership status, membership in clubs and organizations, sources of homemaking information used by homemaker, and recreational activities of family members.

The practice adoption scores of the homemakers were used as the dependent variable in the analysis of data. The homemakers were classifies into high or low practice adoption groups according to their practice adoption scores. Homemakers in the high group were those whose scores were above the mean score and homemakers in the low group had scores below the mean score. Thirteen budgeting and record keeping

practices were identified and studied. Each of the practices was subdivided into levels of performance for the purpose of giving weighted scores to each level. The levels of performance on practices considered by most authorities to be most essential were weighted highest. Less desirable levels of performance were listed and scored in descending order.

The sum of the weighted scores on all 13 practices gave a total practice adoption score for all budgeting and record keeping practices.

IV. ANALYSIS OF DATA

Information from the completed schedules was transferred to data cards and computations were made at The University of Tennessee Computing Center. A contingency table analysis program was used to analyze the data. This program computed two-way frequency and percentage tables, chi squares, and degrees of freedom. Chi square values which achieved the .05 probability level were accepted as being statistically significant.

V. SUMMARY OF MAJOR FINDINGS

Major findings were organized into three sections corresponding to the analysis of data. In the first section findings were presented concerning the relation between Union County homemakers' total practice adoption scores on all budgeting and record keeping practices and their personal and family characterisics. Relations between homemakers' budgeting practice adoption acores and their personal and family characteristics were discussed in Section II. In the final section, relations

between the homemakers' record keeping practice adoption scores and their personal and family characteristics were discussed.

Relation Between Union County Homemakers' Total Practice Adoption Scores on All Budgeting and Record Keeping Practices and Their Personal and Family Characteristics

Union County homemakers' total practice adoption scores on all budgeting and record keeping practices were significantly related to the following personal and family characteristics: (1) ages of the homemakers, (2) ages of the homemakers' husbands, and (3) employment status of the homemakers' husbands. The data indicated that the observed significant relations were in the following directions:

1. Homemakers who had higher total practice adoption scores on all budgeting and record keeping practices were younger than those who had low practice adoption scores.

2. Homemakers who had higher total practice adoption scores on all budgeting and record keeping practices had husbands who were younger than those who were in the low practice adoption group.

3. Homemakers who had higher total practice adoption scores on all budgeting and record keeping practices had husbands who were employed full-time off the farm.

Statistical analysis showed that the following personal and family characteristics were not significantly related to Union County homemakers' total practice adoption scores on all budgeting and record keeping practices: (1) educational levels of the homemakers, (2) employment status of the homemakers, (3) educational level of the husbands of the

homemakers, (4) family income of the homemakers, (5) home ownership status of the homemakers, (6) sources of homemaking information used by the homemaker, (7) number of organizations in which the homemaker was a member, and (8) the kinds of recreational activities participated in by family members.

Although the homemakers' total practice adoption scores on all budgeting and record keeping practices were not significantly related to the homemakers' personal and family characteristics named above, the data did indicate a strong tendency for homemakers who had high total practice adoption scores on all budgeting and record keeping practices to: (1) be those who were better educated, (2) be those who were not employed outside the home, (3) have higher incomes, and (4) be making payments on their homes.

Relation Between Union County Homemakers' Budgeting Practice Scores and Their Personal and Family Characteristics

Union County homemakers' practice adoption scores on the budgeting practices were significantly related only to the number of school grades completed by the homemakers. Homemakers with high practice adoption scores on budgeting had completed more grades in school than had those with low practice adoption scores.

Statistical analysis showed that the homemakers' practice adoption scores on budgeting were not significantly related to the following personal and family characteristics: (1) ages of the homemakers, (2) employment status of the homemakers, (3) ages of the homemakers' husbands, (4) education of the homemakers' husbands, (5) employment status of the

homemakers' husbands, (6) family income of the homemakers, (7) home ownership status of the homemakers, (8) sources of homemaking information used by the homemaker, (9) homemakers' participation in clubs or organizations, and (10) recreational activities of family members.

Although the homemakers' practice adoption scores on budgeting were not significantly related to the homemakers' personal and family characteristics listed above, a direction of relationship for some of the variables was observed. Homemakers who had high practice adoption scores on budgeting tended also to (1) be younger, (2) be unemployed, (3) have husbands who were younger, (4) have husbands who had completed more grades in school, (5) have husbands who were employed full-time off the farm, (6) be making payments on their homes, and (7) to participate more in clubs and organizations than did the homemakers who had low budgeting practice adoption scores.

Relations Between Union County Homemakers' Record Keeping Practice Adoption Scores and Their Personal and Family Characteristics

Union County homemakers' record keeping practice adoption scores were not significantly related to any of their personal and family characteristics. However, the data indicated a tendency for homemakers who had high record keeping practice adoption scores to also (1) be younger, (2) have completed more school grades, (3) be unemployed outside the home, (4) have husbands who were employed full-time off the farm, (5) have higher family incomes, and (6) be paying for their homes, than did the homemakers who had low record keeping practice adoption scores.

VI. IMPLICATIONS

This study indicated that Union County homemakers who had low total practice adoption scores on budgeting and record keeping tended to be those generally characterized as disadvantaged; they tended to be older than the average homemaker, less well educated, have lower incomes, and to participate less in the organized activities of their community. These findings indicate that the disadvantaged homemakers in Union County have special needs in the area of money management; also that these needs were not being met by existing agencies or institutions. The data indicated that group and mass techniques of providing information to these disadvantaged homemakers would not bring about substantial improvements in their use of recommended budgeting and record keeping practices. From the study findings, it was implied that a redirection of the Extension's efforts in the area of money management education would be desirable in order to better serve the needs of the disadvantaged homemakers in Union County.

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APPENDIX

TABLE I

CHARACTERISTICS OF UNION COUNTY HOMEMAKERS BY HIGH AND LOW USE OF BUDGETING AND RECORD KEEPING PRACTICES

Personal and Family Characteristics	Budgeting and Record Keeping Practice Adoption Score Groups[c]	
	High Adoption (N=41)	Low Adoption (N=45)
	----- Homemakers Per 100 ---------	
Age of Homemaker[a]		
Under 35	71	44
35 - 49	17	36
50 and over	12	20
	100	100
Education of Homemakers[b]		
8 Grades or less	24	42
9 to 12 Grades	61	40
Over 12 Grades	15	18
	100	100
Employment of Homemaker[b]		
Not employed	56	62
Employed part-time	5	0
Employed full-time	39	38
	100	100
Age of Husband[a]		
No husband	0	11
Under 35	58	31
35 and over	42	58
	100	100
Education of Husband[a]		
No Husband	0	11
8 Grades or less	37	39
9 - 12 Grades	39	25
Over 12 Grades	24	25
	100	100
Occupation of Husband[a]		
Unemployed or no husband	0	13
Farmer	22	27
Non-farm employed	78	60
	100	100
Family Income[b]		
Under $3,000	20	42
$3,000 - $4,999	29	20
$5,000 and Over	51	38
	100	100

[a] p .05 level (Significant at .05 level)

[b] p .05 level (Not significant at .05 level)

[c] Practice adoption categories (i.e. high and low) were based upon mean practice adoption scores of all homemakers interviewed (N=86).

TABLE I, Continued.

Personal and Family Characteristics		Budgeting and Record Keeping Practice Adoption Score Groups: High Adoption (N=41)	Low Adoption (N=45)
		----- Homemakers Per 100 -------	
Home Ownership[b]			
Rent		24	33
Own		29	36
Paying for home		47	31
		100	100
Sources Used for Homemaking Information			
Magazines[b]	(yes)	71	78
Radio and T. V.		71	76
County Extension Agents - directly[b]		66	69
County Library[b]		70	53
County Newspaper[b]		49	69
Circular letters from Extension Agents[b]		54	60
Organizational Membership			
PTA[b]	(yes)	4	7
Church[b]		68	60
Farm Bureau[b]		54	40
Home Demonstration Club[b]		33	24
Other[b]		4	7
Family Recreation			
Picnics[b]	(yes)	71	67
Swimming[b]		68	53
Fishing[b]		66	53
Youth events[b]		46	62
Hunting[b]		59	47
Vacation[b]		61	42
Movies[b]		46	40
Camping[b]		27	18
Square dancing[b]		20	22
Music, art, etc.[b]		24	16

[a] $p < .05$ level (Significant at .05 level).

[b] $p > .05$ level (Not significant at .05 level)

TABLE II

CHARACTERISTICS OF UNION COUNTY HOMEMAKERS BY HIGH AND LOW USE OF BUDGETING PRACTICES

Characteristics of Homemaker and Family Characteristics	Budgeting Practices Adoption Score Groups	
	High Adoption (N=46)	Low Adoption (N=40)
	----- Homemakers Per 100 -------	
Age of Homemaker		
Under 35	65	48
35 - 49	20	35
50 - over	15	17
	100	100
Education of Homemaker[a]		
8 Grades or less	22	48
9 to 12 Grades	63	35
Over 12 Grades	15	17
	100	100
Employment of Homemaker[b]		
Unemployed	65	52
Part-time employed	4	0
Full-time employed	31	48
	100	100
Age of Husband[b]		
No husband	2	10
Under 35	54	33
35 and over	44	57
	100	100
Education of Husband[b]		
No husband	0	11
8 Grades or less	33	45
9 - 12 Grades	39	21
Over 12 Grades	28	23
	100	100
Occupation of Husband[b]		
No husband or not employed	4	10
Farmer	20	30
Non-farm employed	76	60
	100	100
Family Income[b]		
Under $3000	26	37
$3000 - $4999	28	20
$5000 and over	46	43
	100	100

[a] $p < .05$ level (Significant at .05 level)

[b] $p > .05$ level (Not significant at .05 level)

TABLE II, Continued.

Characteristics of Homemaker and Family Characteristics		Budgeting Practices Adoption Score Groups	
		High Adoption (N=46)	Low Adoption (N=40)
		------ Homemakers Per 100 ------	
Home Ownership[b]			
Rent		24	35
Own		33	32
Paying for home		43	33
		100	100
Sources of Homemaking Information			
Magazines[b]	(yes)	72	78
Radio or T. V.[b]		67	68
Extension Agents - directly[b]		67	68
County Library[b]		65	58
Newspaper[b]		50	70
Extension Agents - circular letters[b]		52	63
Extension meetings[b]		46	50
Organizational Membership			
PTA[b]	(yes)	44	22
Church[b]		68	60
Farm Bureau[b]		54	40
Home Demonstration Club[b]		40	35
Other[b]		10	7
Family Recreation			
Picnic[b]	(yes)	72	65
Fishing[b]		50	60
Youth sports[b]		46	65
Hunting[b]		50	55
Swimming[b]		53	46
Vacation[b]		59	43
Camping[b]		24	20
Square dancing[b]		22	20
Music, art, etc.[b]		24	15

[a] $p < .05$ level (Significant at .05 level)

[b] $p > .05$ level (Not significant at .05 level)

TABLE III

CHARACTERISTICS OF UNION COUNTY HOMEMAKERS BY HIGH AND LOW USE OF RECORD KEEPING PRACTICES

Characteristics of Homemakers and Family Characteristics	Record Keeping Practice Adoption Score Groups	
	High Adoption (N=32)	Low Adoption (N=54)
	------- Homemakers Per 100 -----	
Age of Homemaker[b]		
Under 35	65	52
35 - 49	25	28
50 and over	10	20
	100	100
Education of Homemaker[b]		
8 Grades or less	25	39
9 - 12 Grades	59	44
Over 12 Grades	16	17
	100	100
Employment of Homemaker[b]		
Unemployed	56	61
Part-time employed	6	0
Full-time employed	38	39
	100	100
Age of Husband[b]		
No husband	0	9
Under 35	53	39
35 and over	47	52
	100	100
Education of Husband[b]		
No husband	0	9
8 Grades or less	34	39
9 - 12 Grades	35	28
Over 12 Grades	31	24
	100	100
Occupation of Husband[b]		
No husband	0	9
Farmer	25	26
Non-farmer	75	65
	100	100
Family Income[b]		
Under $3000	19	39
$3000 - 4999	28	22
$5000 and over	53	39
	100	100

[a] $p < .05$ level (Significant at .05 level)

[b] $p > .05$ level (Not significant at .05 level)

TABLE III, Continued.

Characteristics of Homemakers and Family Characteristics		Record Keeping Practice Adoption Score Groups: High Adoption (N=32)	Low Adoption (N=54)
		------ Homemakers Per 100 --- --	
Home Ownership[b]			
Rent		25	31
Own		25	37
Paying for home		50	32
		100	100
Sources of Homemaking Information			
Magazines[b]	(yes)	78	72
Radio and T. V.[b]		66	76
Extension Agents - directly[b]		66	69
County library[b]		69	57
County newspaper[a]		44	69
Extension Agents - circular letters[b]		56	57
Organizational Membership			
PTA[b]	(yes)	50	22
Church[b]		66	63
Farm Bureau[b]		56	41
Home Demonstration Club[b]		33	24
Other[b]		13	6
Family Recreation			
Picnic[b]	(yes)	81	61
Swimming[b]		38	41
Fishing[b]		72	52
Youth sports[b]		53	56
Hunting[b]		66	44
Vacation[b]		60	46
Movies[b]		47	41
Camping[b]		34	15
Square dancing[b]		22	20
Music, art, etc.[b]		25	17

[a] $p < .05$ level (Significant at .05 level)

[b] $p > .05$ level (Not significant at .05 level)

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